Attorney Docket: 201818-0307164

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT APPLICATION of: Confirmation Number: 2890

PHILLIP ACE MCCOPPIN et al.

Application No.: 10/747,612 Group Art Unit: 3693

Filed: December 30, 2003 Examiner: BAIRD, Edward J.

Title: MECHANISM AND PROCESS FOR PROCESSING FINANCIAL

TRANSACTIONS

AMENDMENT AFTER NON-FINAL REJECTION UNDER RULE 1.111

MS Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the final Office Action dated August 13, 2008, the due date for response being November 13, 2008, the following amendments and remarks are submitted in connection with the above-identified application as follows:

Amendments to the Claims begin on page 2; and

Remarks/Arguments begin on page 6.

No fees are believed to be due with this Amendment.